THE CLERK: Calling Matters 48 and 49 on the calendar 1 in adversary 18-1141 for the case of Sean Murray. On the line 2 should be Sean Murray, Kevin Toole for Nationstar and Robert 3 4 Griswold for Specialized Loan Servicing. 5 THE COURT: All right. Well, thank you again. Let's 6 get your appearances on the record, please, the Debtor and 7 Plaintiff, Mr. Murray? MR. MURRAY: Yes, Your Honor. Good afternoon. 8 Sean Murray here. 9 10 Thank you. And Mr. Toole for Nationstar? THE COURT: MR. TOOLE: Good afternoon, Your Honor. Kevin Toole, 11 Ras Boriskin on behalf of Nationstar, one of the Defendants. 12 All right, and for Specialized Loan 13 THE COURT: Serving? 14 15 MR. GRISWOLD: Good afternoon, Your Honor. Robert Griswold, Shapiro DiCaro and Barak on behalf of Specialized 16 Loan Servicing. 17 THE COURT: All right. Thank you, all. 18 19 We have two matters on the calendar today, the 20 pre-trial conference in this adversary proceeding and the -hearing the motion for summary judgment, which we've continued 21 to carry from time to time, and I always say a version of the 22 same thing, which is I'm very close to issuing a decision and I 23 24 can tell you that that remains the case.

As I've been preparing to issue a decision, I have --

I do have one question, having to do with the consent of Specialized Loan Servicing to this Court entering a final judgement of order.

Mr. Murray has separately confirmed on the record at a prior hearing, his consent to that, and I simply cannot tell to be sure whether that has similarly been confirmed by SLS, but in order to avoid a technical gap in the record, I wanted to raise that question, and also to ask the question I always ask, is there anything that would be helpful for the Court to know or for the Court to do to assist the parties in moving this matter forward.

So, those are the matters on my mind, and if we have our continued hearing and pre-trial conference, Mr. Murray, you're the Plaintiff. Let me hear from you.

MR. MURRAY: Yes, Your Honor. Sean Murray here. I'm sorry?

THE COURT: Have there been any developments or changes in the case since our last hearing? I don't think so, but I always like to ask.

MR. MURRAY: I just would take a minute to make reference to the docket entry that is most recent on the docket, Number 48, which was my affidavit and supplemental opposition which was -- with regard to correspondence I had received from Mr. Cooper, Nationstar which I detailed in the affidavit, what I felt the relevance of that correspondence was

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to the disposition of the motion for summary judgment and the ongoing issue of the [inaudible] between the parties or the extent to which, which party is in what capacity.

But other than that, no.

THE COURT: I do see that and actually reviewed it shortly before this hearing. Again, Number 48 on the docket filed just about two weeks ago, November 19th.

All right, Mr. Murray, thank you. Same question, I guess, for Mr. Toole? Nationstar Mortgage? Not a movant, but a defendant.

MR. TOOLE: Yes, Your Honor. This is Kevin Toole. I have nothing to add at this point. All along we have been waiting and we'll see what the Court's disposition on the SLS motion is and then evaluate and proceed accordingly.

THE COURT: All right, thank you, and Mr. Griswold for SLS?

MR. GRISWOLD: Okay. So, I guess it's two points. With respect to the first issue that you had raised about our consent to a final judgment, the Court is talking about a judgment on our motion for summary judgment; correct?

THE COURT: Well, in a general way, whether you can -yes, in the near term, but in a general way, that is a matter
that when there is a motion pending before the Court, it's not
-- it's far from [inaudible] that consent is required, because
it may well be that this is within the Court's subject matter

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jurisdiction referred from the District Court as explained by the Supreme Court in the Wellness Case and in other cases. It just has become a practice of mine when there's a matter to be decided to confirm that consent, or to ask about the consent.

And as I studied the record, to see where we were on that. I did see that we had a response from Mr. Murray, but I had not noted a response either way from SLS, so I wanted to close the lid on that.

MR. GRISWOLD: Yes, certainly. And, Your Honor, we do believe the Court has jurisdiction on both of the issues that are presented in the complaint. We certainly wouldn't challenge that, and we would consent to the Court issuing a role in this, and really to deciding this matter going forward.

THE COURT: Okay, well, again, in the docket, it [inaudible] consent to the entry of the final judgment by the Bankruptcy Court in this adversary proceeding.

Is there anything else that would be helpful to the Court to know as I've been working hard on your -- on the matters here. I -- you know, remind me, if there's any prospect for a resolution, and of course, there have been some settlement pieces of the picture here. Not of course, the big pieces. That's what's last. But if there's anything that's helpful for the Court to know, helpful for the Court to do, that's why I asked the question.

MR. GRISWOLD: The only other issue I would have, and

we didn't issue any type of formal response. We had certainly reviewed the Debtor's most recent filing, that as you had mentioned, was made about two weeks ago.

It was our understanding that the matter was, essentially fully briefed, but in as much as the Court is going to look at that correspondence from Nationstar that was attached to the Debtor's pleadings, I would just note that based on -- and just to clarify for the record, I don't represent Nationstar. We represent -- Nationstar is the prior servicer, but it looked, from my review, of that communication from Nationstar, it looked like it was a response to an inquiry that Nationstar had received. I personally believe that the language that the Debtor was referring to about being the servicer on the loan, I believe that that was probably form language, kind of like a boiler plate addition to a letter that needed to be included for legal reasons.

And so, I don't think that that's any type of affirmative assertion by Nationstar that they're current servicer on the loan, and considering we have counsel for Nationstar here today, I'm sure he could confirm that.

MR. TOOLE: Yes, Your Honor. This is Kevin Toole. I agree with Mr. Griswold's analysis.

The correspondence attached to the Plaintiff's filing,

I understand, relates to the non-judicial, non-administrative

mailing or document that the Plaintiff had sent out to

enumerable parties relating to this loan, and which I think had been touched on in prior appearances before Your Honor.

So, yes, it is a generated response saying essentially, we received your communication and we're looking at a type of response that is, you know, typically generated. The Debtor has acknowledged, Debtor/Plaintiff, has acknowledged that he has not commenced any other proceeding, judicial or administrative based upon that document, that correspondence, or notice, whatever it might be called, and yes.

It's not, what we sent or what my client sent, was not a statement or acknowledgment that we -- that Nationstar was now, again, the servicer. The servicer remains, as far as we're aware, with SLS.

THE COURT: Okay. All right. Anything further, anybody?

MR. MURRAY: Yes. If I may, Your Honor? Sean Murray.

I was going to bring up -- and I meant to incorporate this into the opposition, the supplemental opposition, but repeatedly, prior to judicial proceedings, when I was in the process of complaining to the various regulatory authorities with respect to these court issues, the answers and responses, which I would characterize as non-responses to most of the regulatory requests for responses from these parties, were met with -- and there's one consumer financial protection bureau complaint that I'm thinking of, that I intended to reference,

but they were saying that they were -- pending the outcome of the judicial reference in these proceedings, that they were going to withhold any response.

They weren't going to respond to any of this, any of my concerns or my allegations, and so I meant to make reference to that, where it seems to be a common response that they're waiting for what the Court has to say about what's of record, rather than trying to characterize the many issues that I raise or inconsistencies or however you want to characterize what has been referred to as typos and boiler-plate and other characterizations to what, I would, say plainly speak for themselves, the correspondences, which I think most parties would come from some sort of plain meaning interpretation of what's being written.

There wouldn't be anything outside of the four corners of the document that you would look to, to kind of interpret the intent or meaning of the words inside of it.

With that said, that was all I would add. Thank you.

THE COURT: All right, well thank you everybody.

We have on the calendar today the pre-trial conference and [inaudible] hearing in the summary judgment motion. I'm going to close the record and reserve decision on that summary judgment motion.

I note, also, and it will be noted in the docket that SLS consents on the record to the entry of a final judgment by

the Bankruptcy Court in this adversary proceeding.

Just so that we have a clear path going forward, does Nationstar, to the extent it becomes an issue in this case down the road, does Nationstar similarly consent to this Court entering a final judgment in this adversary proceeding?

MR. TOOLE: Your Honor, this is Kevin Toole from Nationstar. Yes. At the end of the day, whether or not -- regardless of the Court's disposition on the SLS motion, if we bring a summary judgment motion or this matter goes trial, we consent to the Court's jurisdiction to enter a final decision or judgment.

THE COURT: All right. That will be noted in the docket as well.

Let's look for a continued hearing date, because if the case is dismissed on SLS's motion, it will continue as to Nationstar. If the case is not dismissed on SLS's motion, then you've got work to do, and with respect to both Defendants, I'm looking at my January 26th carrying date, when we have Chapter 7 and 13 matters.

We could also look into the first week of February, maybe February 2nd, does that work? February 2nd at 10:30.

MR. MURRAY: That's good for me. This is Sean Murray.

THE COURT: Yes? Does that work for you, Mr. Murray?

MR. MURRAY: Yes, Your Honor. February 2nd, you said?

THE COURT: February 2nd at 10:30.

MR. MURRAY: Thank you, Your Honor. 1 MR. GRISWOLD: Yes, that would work for me as well, 2 Your Honor. 3 MR. TOOLE: Kevin Toole. It works here, too, Your 4 5 This is Kevin Toole. Honor. 6 THE COURT: All right, thank you. Mr. Murray, just to 7 finish a thought, I saw I saw on the news that the City Ballet has canceled their upcoming season, and I thought of you and 8 your colleagues, and I hope that all is well in these 9 10 challenging times. MR. MURRAY: I appreciate that very much, Your Honor. 11 Thank you for your thoughts on that. We are hopeful that some 12 sort of turn in things might bring our schedule back, but yes, 13 it is indefinitely off the calendar for now. 14 THE COURT: All right, February 2nd, 2/2/22 -- '21, my 15 goodness. Don't make it worse than it is at 10:30. Obviously, 16 I've had a long day. Thank you very much. 17 MR. TOOLE: Nobody wants to rush time past, but I think 18 19 maybe we all would actually want it to be 2022, because 20 hopefully it would be all over by then. THE COURT: If you could blink and be done with 2020, 21 I think probably more than a few people would take that blink. 22 All right, thank you, all, and take care. I've heard 23 a new phrase, "Think positive; Test negative." Thank you so 24

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much.

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1	MR. MURRAY: Thank you, Your Honor.	
2	MR. TOOLE: Thank you, Your Honor.	
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                I certify that the foregoing is a true and accurate
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     transcript from an electronic sound recording of the
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     proceedings in the above-entitled matter.
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